BCBSF Multicultural Vision

Deliver superior competitive value to Florida’s multicultural markets through an array of consumer-driven choices of products and services. Become the market leader in creating loyal customers by providing an integrated, seamless and culturally-relevant experience.

What is Cultural Competence?

Cultural competence is the ability of individuals and organizations to effectively understand and address the unique perspectives and health needs of diverse populations. Blue Cross and Blue Shield of Florida (BCBSF) will achieve cultural competence through strong leadership and organizational commitment in its business practices.
BCBSF’s Commitment to Our Multicultural Communities

Florida’s diversity will continue to grow at an astounding pace and at the same time offer many business opportunities. Just as we continue to build value through our diverse workforce, we also realize the need to offer a meaningful and culturally-relevant experience to our members and potential customers. We realize success depends not only on the ability to effectively understand our members and potential customers’ needs, values and expectations but also the application of these insights into our business. That means developing a deep customer understanding and creating a multicultural focus that engages all parts of the business.

The 2004 BCBSF Multicultural Report highlights some of the key company-wide accomplishments that will position BCBSF as a health leader in a changing marketplace. We appreciate all the areas across the company that contributed to the development and enhancement of BCBSF’s 2004 multicultural capabilities. We look to your continued support for securing a stronger position within our multicultural communities and achieving membership growth in 2005.

BCBSF will focus on how cultural competence contributes to the success of each of our core business processes – delivery systems, sales, service, marketing, local presence and finance. By integrating multicultural capabilities across each business process, BCBSF is better prepared to achieve its organizational effectiveness, growth and financial goals in a changing marketplace. Superior customer service and increased satisfaction must continue to delight our members in a culturally-relevant way. Our network of physicians and providers must be diverse and understand the unique needs of all members. Our marketing efforts must provide a culturally-relevant experience for all we serve, including effective communications by our sales partners with our members and decision makers. We must continue to build Brand awareness in our diverse communities while creating meaningful experiences for our members and decision makers through increased community involvement and enhanced local presence.
Organizational Effectiveness - BCBSF Colleagues

- Established a Marketing Diversity Business Council and a company-wide Diversity and Multicultural Steering Committee to promote and lead cultural change.
- Established a translation program, created a translation vendor selection process and contracted with three translation agencies to ensure accuracy and consistency of translated materials.
- Delivered extensive cultural competence communications through internal communication vehicles such as BlueViews TV, Quick Connections, team meetings and one-on-one sessions to increase understanding and awareness of BCBSF’s commitment to multicultural markets.

Delivery Systems - Physicians and Providers

- Received endorsement for deployment of Quality Interactions: A Patient Based Approach to Cross Cultural Care in 2005 to BCBSF medical directors, other clinical staff and providers within the Recognizing Physician Excellence (RPE) Program. Quality Interactions is an interactive e-learning course designed to improve physicians’ and providers’ care to diverse patient populations with different health needs while earning credits for continuing medical education requirements.
- Developed the ability to collect information on physician and provider ethnicity and language skills to ensure NetworkBlue reflects the diversity of the marketplace. Language(s) spoken was included in the online and printed provider directories.
- Developed a multicultural communication guide designed to help physicians and staff respond to the diverse health needs of Floridians. The guide was developed with the Blue Cross and Blue Shield Association’s (BCBSA) Industry Collaboration Effort (ICE) to focus on health, cultural and linguistic needs.
- Delivered cultural competence education statewide to BCBSF physicians, providers and their office staff at the 2004 Fall BCBSF BlueNews seminars.

Sales - Sales Partners

- Developed the ability to collect and store multicultural data elements (language, ethnicity) about BCBSF’s sales partners. This information will be used for additional recruitment guidance to ensure that BCBSF’s sales partners reflect the diversity of the marketplace.
- Developed a cultural competence training curriculum for BCBSF’s sales partners to improve cross-cultural communication skills. Pilot to be launched second quarter 2005.
- Established bilingual service bureau capabilities for processing sales leads.
Service - Members and Consumers

• Expanded the Multilingual Contact Center to support all health products in five languages (Spanish, French, Russian, Creole, Portuguese). The multilingual contact center enables members to speak to a customer service representative in the language of their preference. Additional language support is available through a contracted vendor.

• Developed bilingual capabilities for:
  – Online Member Service Tools
    • Corporate website *(Visitors, Members and About Our Company)*
    • Hospital Advisor™ by Subimo™
    • Health Dialog®
    • Provider Directory
    • MyBlueServiceSM
    • For Florida’s HealthSM (www.forfloridashealth.com)
    • Enrollment and maintenance
  – Print Materials
    • Disease management and preventive care
    • BlueOptionsSM Health Care Guide
    • BlueOptionsSM marketing materials
    • Letters responding to customer inquiries
    • Over 65 marketing materials

• Developed a call routing and interactive voice recognition capability for Spanish-speaking callers.

• Initiated the collection of primary language preference and ethnicity data using the universal member enrollment application form, which will allow BCBSF to communicate more effectively with our members in the language of their choice and in a culturally-relevant manner.

• Designed and implemented cultural competence training for the Service Organization customer service representatives.
Marketing - Cultural Intelligence

• Obtained multicultural data elements (race, country of origin, language preference) to increase understanding of BCBSF’s customer base and support future growth.

• Conducted primary research in the African American and Hispanic markets in Florida to understand their health needs, values and expectations. The research will be used to guide future multicultural marketing and capability development efforts.

• Incorporated multicultural elements into our segmentation efforts to better understand the health needs of decision makers with a significant concentration of African American and Hispanic employees in our group market.

• Selected by HispaniCare™ to collaborate on a Robert Wood Johnson Foundation® research study. The purpose of the study is to evaluate a culturally and linguistically appropriate eHealth portal in improving diets, increased fitness levels and weight loss among Hispanics.

• Conducted a CLAS (Culturally & Linguistically Appropriate Services) internal assessment and implemented a process for ensuring a culturally-relevant and linguistically appropriate experience for members.
  - Developed database marketing capabilities and recommendations for future growth and membership in the African American and Hispanic markets.
  - Conducted research on Hispanic acceptance of BCBSF Brand advertising concepts, taglines and shell imagery. A new Spanish tagline – SU SALUD ES NUESTRA PRIORIDAD (translated as “Your health is our priority”) -- was introduced as part of a Hispanic awareness advertising campaign.
  - Designed an approach for external advisory councils to guide delivery of multicultural initiatives.

Dedicated to providing caring solutions...
Community Involvement and Local Presence

• South Florida
Supported approximately 52 organizations and events, including the 5,000 Role Models of Excellence mentoring program, the Wellness St. Johns Bosco Clinic in Little Havana, Florida Memorial College’s 10th Anniversary Appreciate Dinner, Back to School Wellness Day for children in Miami, Thelma Gibson Health Initiative, St. La Haitian Neighborhood Center, Miami Health Academy, Family Central and the Dominos Tournament at Calle Ocho in Little Havana.

• Central Florida
Participated in the first annual Hablando de la Salud de la Mujer™ (Speaking of Women’s Health® for Hispanic Women). BCBSF’s involvement included culturally-relevant preventive health information for approximately 400 women.

Sponsored Onyx Magazine’s annual awards dinner, which highlighted local leaders throughout the state who made a difference in the community through their leadership. Proceeds from the awards dinner help young people to reach their academic potential.

Supported Hebni Nutrition’s Consultants, Inc. event, Sisters Take Charge of Your Health™, a health venue promoting wellness and health behaviors among African American women.

Provided a health pavilion at the Zora Neale Hurston Festival of the Arts and Humanities. The festival is a three-day tribute to Zora Neale Hurston and promotes African American arts and humanities.

• North Florida
Sponsored Black Pages USA’s Florida Black Expo in Jacksonville. The event provides the opportunity for local African American business owners to promote their businesses and showcase their products and services. The expo hosted nearly 20,000 participants and offered sessions throughout the day on hypertension, diabetes and the Medicare-approved drug discount card. BCBSF also partnered with LifeQuest Organ Recovery Services, an organ procurement program, and the Blue Cross and Blue Shield Association’s national walking program.

Supported a number of other national, state and local organizations with chapters in North Florida, including the National Conference for Community and Justice, the First Coast Diversity Council, Hispanics Achieving Community Excellence, the Urban League and the United Negro College Fund.
What’s on the Horizon?

BCBSF has a strong commitment to becoming a superior marketing company and recognizes the need for cultural competence to achieve this goal. As we continue to position BCBSF as a leader in the health industry, we will strive to embrace new strategies to serve the diverse needs of Florida’s communities.

BCBSF recognizes that a superior customer experience requires a sound end-to-end process for serving an ever-changing marketplace. We must continue to build an infrastructure supporting the different health, linguistic and cultural needs of our members and potential customers.

In 2005, we will work to increase membership, satisfaction and Brand awareness within our multicultural communities, specifically in the African American and Hispanic markets. We will continue to strive for excellence by pursuing new and innovative ways of delivering a culturally-relevant experience for our customers.